

detect the increased load or that the network is congested by detecting barring or blocking of access to a cell of the network or one or more neighbor cells of the network.

**47.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

detect the increased load or that the network is congested by detecting one or more received signals from the network device indicating an additional back-off time in response to at least one request for one or more resources.

**48.** The apparatus of claim **42**, wherein prior to analyze the data of the policy, the memory and computer program code are configured to, with the processor, cause the apparatus to: receive the at least one policy from the network device of the operator.

**49.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

enable provision of visible indicia to a display to indicate to a user that instructions are being implemented to reduce the impact of the congestion in the network in response to applying the policy.

**50.** The apparatus of claim **49**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

discontinue the applying of the policy in response to receipt of an indication of a selection by the user to overrule the policy.

**51.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

apply the congestion policy by triggering scanning of availability of one or more alternate cells or access points to access the network.

**52.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

downgrade a quality of service request by restricting at least one guaranteed bit rate request for one or more bearers in response to the applying of the policy.

**53.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

select a lower bit rate coding scheme corresponding to one or more applications utilizing adaptive coding in response to the applying of the policy.

**54.** The apparatus of claim **42**, wherein the memory and computer program code are configured to, with the processor, cause the apparatus to:

apply policy by enabling acceptance of one or more requests to access the network even though the detecting indicates that the network is congested.

**55.** A computer program product comprising at least one non-transitory computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

program code instructions configured to analyze data of at least one policy, the data of the policy comprising information instructing one or more communication devices regarding a manner in which to behave according to one or more designated network conditions as designated by a network operator;

program code instructions configured to apply the policy in response to detecting that a load of a network is increased or that the network is congested; and

program code instructions configured to enable behavior in the manner designated by the network operator according to the applied policy in response to detecting the increased load or that the network is congested to minimize a congestion in the network.

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